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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY					
Caption in Compliance with D.N.J. LBR 9004-1(b) FITZGERALD & CROUCH, P.C. 649 Newark Avenue Jersey City, NJ 07306 By: Sarah J. Crouch, Esq. (SC 1174) Phone: 201-533-1100 Fax: 201-533-1111 Attorney for the Debtor					
In Re:	Case No.:	16-31591			
ERICA CLARK	Judge:	Papalia			
	Chapter:	13			
CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION					
The debtor in this case opposes the following (choose one):					
 Motion for Relief from the Automat creditor, 	ic Stay filed by	*			
A hearing has been scheduled for		, at			
☐ Motion to Dismiss filed by the Chapter 13 Trustee.					
A hearing has been scheduled for, at					
☑ Certification of Default filed by Marie-Ann Greenberg,					
I am requesting a hearing be scheduled on this matter.					

I oppose the above matter for the following reasons (choose one):

been accounted for. Documentation in support is attached.

☐ Payments have been made in the amount of \$ ______, but have not

2.

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		☑ Payments have not been made for the following reasons and debtor proposes			
		repayment as follows (explain your answer): The Debtor will pay the arrears of \$476.00 requests any remaining arrears be rolled into	no later than February 23, 2018. She the plan.		
		☐ Other (explain your answer):			
	3.	This certification is being made in an effort to re of default or motion.	cation is being made in an effort to resolve the issues raised in the certification or motion.		
	4.	I certify under penalty of perjury that the above	fy under penalty of perjury that the above is true.		
Date: _	2/5	18	Bolow Debtor's Signature		
Date: _			Debtor's Signature		

NOTES:

- 1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
- 2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.